

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
Lynchburg Division**

In re RICHARD TIMOTHY ST. CLAIR and) Case No. 09-62618-LYN
DONNA BRAMLETT ST. CLAIR,)
Debtors,) Chapter 13
) Motion M-18
) Motion M-19
) Motion M-20

MEMORANDUM ON MOTION TO AVOID LIENS

This matter comes before the Court on three motions of the Debtors under 11 U.S.C. § 522(f)(1)(A) to avoid the liens of Ford Motor Co. (“Ford”), George Kevorkian, Jr., D.D.S. (“Dr. Kevorkian”), and Lynchburg Crane Service, Inc. (“Lynchburg Crane”) (collectively “the Liens”). All of the Liens have been recorded with the Clerk of the Circuit Court for the County of Bedford, Virginia. The Liens total \$11,962.52. All three Liens secure claims that are held jointly against both debtors.

The Liens encumber the Debtors' real properties commonly known as 2487 Meadors Spur Road, Moneta, Virginia and 6375 Stewartsville Road, Moneta, Virginia. Accordingly to the Debtors' schedules, the Meadors Spur Road property has a fair market value of \$112,000.00 and is

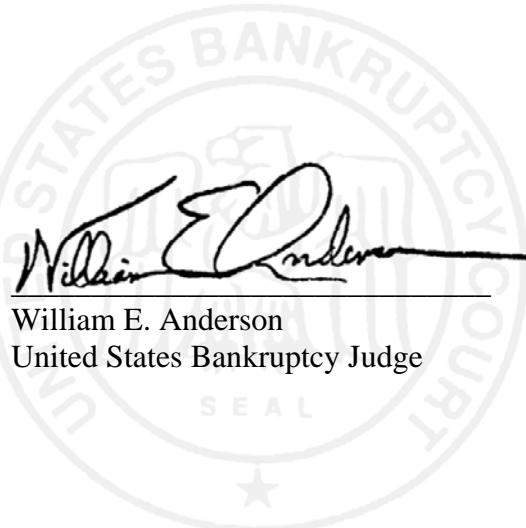
encumbered by a consensual lien in the amount of \$65,300.00. The Debtors exempted this property in the amount of \$1,800.00.

Accordingly to the Debtors' schedules, the Stewartsville Road property has a fair market value of \$40,000.00 and is not encumbered by a consensual lien. The Debtors exempted this property in the amount of \$1.00.

Applying the formula provided at 11 U.S.C. § 522(a)(2)(A), it is concluded that none of the Liens impair an exemption on either property. Accordingly, the motions to avoid the Liens will be denied.

Upon entry of this Memorandum the Clerk shall forward a copy to T. Henry Clarke, IV, Ford Motor Co., George Kevorkian, Jr., D.D.S., and Lynchburg Crane Service, Inc., and the Chapter 13 trustee.

Entered on this 23rd day of August, 2010.



William E. Anderson
William E. Anderson
United States Bankruptcy Judge